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July 15, 2024

Martine Brisson-Lemieux Blue Cross and Blue Shield of Vermont PO Box 186 Montpelier, VT 05601

Re: Blue Cross and Blue Shield of Vermont 2025 Vermont Exchange Rate Filings SERFF Tracking #: BCVT-134091560, BCVT-134096633 Objection #4

Dear Ms. Brisson-Lemieux:

Thank you for your previous responses. The following additional information is required for these filings.

Questions:

- 1. Please provide the rating impact of assuming each of the following scenarios:
 - a. Hospital budgets are approved as recently submitted.
 - b. Hospital budgets are approved at zero unit cost change for FY2024.
 - c. Hospital budgets are approved at a uniform 10% unit cost increase for FY2024 for all facilities.

To ensure that the review of your filing is completed before statutory deadlines, we expect you to respond as expeditiously as possible, but no later than July 17, 2024.

We trust that you understand these forms may not be used in Vermont until they are formally approved by the GMCB.

Sincerely,

Kevin Ruggeberg, FSA, MAAA Senior Consulting Actuary Lewis & Ellis, Inc. kruggeberg@LewisEllis.com (972)-850-0850